IN THE CLAIMS:

Please cancel Claims 1-9, 11-19, 21, and 22, without prejudice, and please add new Claims 23-42, as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-22. (Canceled)

Claim 23. (New) A computer-implemented method, comprising:

receiving information regarding a transaction involving an account, wherein the information regarding a transaction on an account is transmitted from a communication device associated with at least one of a merchant, a vendor, and a provider, of a good, product, or service;

processing the information regarding a transaction involving an account with a processing device, wherein the information regarding a transaction involving an account is processed using at least one of charge-back information,

stopping of payment information, and non-payment due to insufficient funds information, regarding the account;

generating an information report with the processing device, wherein the information report contains at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account; and

transmitting the information report to the communication device associated with at least one of a merchant, a vendor, and a provider, of a good, product, or service.

Claim 24. (New) The computer-implemented method of Claim 23, wherein the communication device is a transaction authorization device.

Claim 25. (New) The computer-implemented method of Claim 23, wherein the communication device is at least one of a wireless device, a wireless telephone, and a personal digital assistant.

Claim 26. (New)   The computer-implemented method of Claim 23, wherein the information report is transmitted to the communication device on or over at least one of the Internet and the World Wide Web.

Claim 27. (New)   The computer-implemented method of Claim 23, further comprising:

determining whether the transaction is authorized;

generating a transaction authorization report containing information regarding whether the transaction is authorized or not authorized; and

transmitting the transaction authorization report to the communication device.

Claim 28. (New)   The computer-implemented method of Claim 23, wherein the account is at least one of a credit account, a credit card account, a charge account, and a charge card account.

Claim 29. (New)   The computer-implemented method of Claim 23, wherein the account is at least one of a debit account and a debit card account.

Claim 30. (New)   The computer-implemented method of Claim 23, wherein the account is a checking account or a bank account.

Claim 31. (New)   The computer-implemented method of Claim 23, wherein the account is an electronic money account.

Claim 32. (New)   The computer-implemented method of Claim 23, wherein the information report contains charge-back information regarding the account.

Claim 33. (New)   The computer-implemented method of Claim 23, wherein the information report contains stopping of payment information regarding the account.

Claim 34. (New)   The computer-implemented method of Claim 23, wherein the information report contains non-payment due to insufficient funds information regarding the account.

Claim 35. (New) The computer-implemented method of Claim 23, wherein the information regarding a transaction involving an account includes information regarding at least one of a time period relating to, a time limit relating to, and a time of, at least one of a shipment, a transfer, and a delivery, of at least one of a good, a product, and a service, pursuant to the transaction, and further wherein the information report is transmitted to the communication device prior to the at least one of a shipment, a transfer, and a delivery, of at least one of a good, a product, and a service.

Claim 36. (New) The computer-implemented method of Claim 32, wherein the information report contains information regarding at least one of a number and a frequency of charge-backs which have occurred on the account, a reason for a charge-back action, an allegation made by an account holder associated with the account, a dispute allegation made by an account holder associated with the account, an allegation of a fraudulent or an unauthorized account activity made by an account holder associated with the account, an allegation or a response made by a merchant, vendor, or provider, involved in a transaction in question, and a probability or a

statistic regarding whether an account holder associated with the account can be a charge-back risk in the transaction.

Claim 37. (New) The computer-implemented method of Claim 33, wherein the information report contains information regarding at least one of a number and a frequency of stopping of payments which have occurred on the account, a reason for a stopping of payment, an allegation made by an account holder associated with the account, a dispute allegation made by an account holder associated with the account, an allegation of fraudulent or unauthorized account activity made by an account holder associated with the account, an allegation or a response made by a merchant, a vendor, or a provider, involved in a transaction in question, and a probability or a statistic regarding whether an account holder associated with the account can be a stopping of payment risk.

Claim 38. (New) The computer-implemented method of Claim 34, wherein the information report contains information regarding at least one of a number and a frequency of non-payments due to insufficient funds which have occurred on the account, a reason for a non-payment due to insufficient funds, an allegation made by an account holder associated

with the account, a dispute allegation made by an account holder associated with the account, an allegation of fraudulent or unauthorized account activity made by an account holder associated with the account, an allegation or a response made by a merchant, a vendor, or a provider, involved in a transaction in question, and a probability or statistic regarding whether an account holder associated with the account can be a non-payment due to insufficient funds risk in the transaction.

Claim 39. (New) The computer-implemented method of Claim 23, wherein the transaction is an on-line transaction, and further wherein the information regarding a transaction involving an account or the information report is transmitted on or over at least one of the Internet and the World Wide Web.

Claim 40. (New) The computer-implemented method of Claim 23, wherein the transaction is a mail order transaction.

Claim 41. (New) The computer-implemented method of Claim 23, wherein the transaction is a face-to-face transaction.

Claim 42. (New) A computer-implemented method, comprising:

receiving information regarding a transaction involving an account, wherein the transaction involves at least one of a credit account, a credit card account, a charge account, a charge card account, a debit account, a debit card account, an electronic money account, a checking account, and a bank account, wherein the information regarding a transaction involving an account includes information regarding the account and information regarding at least one of a time period relating to, a time limit relating to, and a time of, at least one of a shipment, a transfer, and a delivery, of at least one of a good, a product, and a service, pursuant to the transaction, wherein the information regarding a transaction on an account is transmitted from a communication device associated with at least one of a merchant, a vendor, and a provider, of a good, product, or service;

processing the information regarding a transaction involving an account with a processing device, wherein the information regarding a transaction involving an account is processed using at least one of charge-back information,

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stopping of payment information, and non-payment due to insufficient funds information, regarding the account;

generating an information report with the processing device, wherein the information report contains at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account; and

transmitting the information report to the communication device associated with at least one of a merchant, a vendor, and a provider, of a good, product, or service, wherein the information report is transmitted to the communication device prior to the at least one of a shipment, a transfer, and a delivery, of at least one of a good, a product, and a service.